

Machi & Associates
 1521 N. Cooper St. Suite 550
 Arlington, TX 76011

Bar Number: 24037742
 Phone: (817) 335-8880

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

In re: Kamil Thomas Ziolkowski	xxx-xx-7489	§	Case No: 19-42695-ELM-13
3600 Saratoga Downs Way		§	Date: 7/1/2019
Fort Worth, TX 76244		§	
		§	Chapter 13
		§	
Tracey Leigh Ziolkowski	xxx-xx-1543		
3600 Saratoga Downs Way			
Fort Worth, TX 76244			

Debtor(s)

**AMENDED
 DEBTOR(S)' CHAPTER 13 PLAN
 (CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$4,010.00**
 Plan Term: **60 months**
 Plan Base: **\$240,600.00**
 Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$7,235.27**
 Monthly Disposable Income per § 1325(b)(2): **\$0.00**
 Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee*'s pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$4,010.00 per month, months 1 to 60.

For a total of \$240,600.00 (estimated "Base Amount").

First payment is due 7/24/2019.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by Debtor(s) per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the Debtor(s), shall be no less than:
\$0.00.

Debtor(s)' equity in non-exempt property, as estimated by Debtor(s) per § 1325(a)(4), shall be no less than:
\$7,235.27.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The Debtor is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT <u>\$</u> <u> </u> PER MO.
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- C. **ATTORNEY FEES:** To Machi & Associates, P.C., total: \$3,700.00;
\$500.00 Pre-petition; \$3,200.00 disbursed by the *Trustee*.

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
Wells Fargo Home Mortgage 3600 Saratoga Downs Way, Fort Worth, T	\$20,328.25		0.00%	Month(s) 1-56	Pro-Rata

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST-PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Wells Fargo Home Mortgage 3600 Saratoga Downs Way, Fort Worth, TX	59 month(s)	\$2,069.47	10/01/2019

D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
Wells Fargo Home Mortgage 3600 Saratoga Downs Way, Fort Worth, T	\$4,138.94	August & September 2019	0.00%	Month(s) 1-56	Pro-Rata

E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TREATMENT
Ford Motor Credit 2015 Ford F-250	\$7,947.08	\$37,075.00	6.50%	Pro-Rata
Mobility Credit Union 2011 Audi A5	\$12,366.44	\$7,250.00	6.50%	Pro-Rata
Mobility Credit Union 2012 Audi A4	\$9,363.16	\$7,275.00	6.50%	Pro-Rata
Saratoga Homeowners Association, Inc. 3600 Saratoga Downs Way, Fort Worth, T	\$971.76	\$133,111.32	0.00%	Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

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Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT Pro-rata

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
Orange Lake Capital Management Timeshare	\$10,500.00	\$0.00	Surrender

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.

H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Internal Revenue Service	\$2,686.53	Month(s) 1-56	Pro-Rata
Internal Revenue Service	\$11,967.02	Month(s) 1-56	Pro-Rata
Internal Revenue Service	\$17,701.84	Month(s) 1-56	Pro-Rata

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
American Express	\$749.00	
American Express	\$18,206.00	
Bank of America	\$30,654.81	
Bank of America	\$16,561.14	
Best Buy/CBNA	\$3,957.41	
Citi	\$13,887.00	
Commerce Bank	\$4,750.00	
Frontier Communications	\$193.75	
Funding Metrics, LLC	\$14,000.00	
Genesis/Zales	\$0.00	
Green Capital Funding LLC	\$4,000.00	
Kohl's	\$1,401.00	
Mobility Credit Union	\$5,116.44	Unsecured portion of the secured debt (Bifurcated)
Mobility Credit Union	\$2,088.16	Unsecured portion of the secured debt (Bifurcated)
Navient	\$44,693.00	
New York & Company	\$991.00	
NTTA	\$0.00	
NTTA	\$842.99	
NTTA	\$987.35	
NTTA	\$1,726.11	
NTTA	\$1,539.31	
Old Navy	\$1,024.00	
Orange Lake Capital Management	\$10,500.00	Unsecured portion of surrendered property
Portfolio Recovery Associates, LLC	\$3,561.00	
Professional Account Management, LLC	\$143.01	
Professional Account Management, LLC	\$319.65	
The Home Depot/CBNA	\$3,560.00	
Victoria Secret	\$1,517.00	
Wright, Lindsey & Jennings, LLP	\$64,025.69	
TOTAL SCHEDULED UNSECURED:	\$250,994.82	

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is _____ 3% _____.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

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Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Lifetime Fitness	Assumed	\$0.00		

SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The *Trustee*" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition Mortgage Arrearage shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the Current Post-Petition Mortgage Payments required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last Current Post-Petition Mortgage Payment.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The Post-Petition Mortgage Arrearage shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

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Debtor(s): **Kamil Thomas Ziolkowski**
Tracey Leigh Ziolkowski

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

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Debtor(s): **Kamil Thomas Ziolkowski**

Tracey Leigh Ziolkowski

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

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Debtor(s): **Kamil Thomas Ziolkowski**
Tracey Leigh Ziolkowski

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Daniel S. Wright

Daniel S. Wright, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Daniel S. Wright

Daniel S. Wright, Debtor's(s') Counsel

24037742

State Bar Number

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 2nd day of July, 2019:

(List each party served, specifying the name and address of each party)

Dated: July 2, 2019/s/ Daniel S. Wright

Daniel S. Wright, Debtor's(s') Counsel

American Express
P.O. Box 981537
El Paso, TX 79998

Brad Hendricks Law Firm
xxxxx xx. x:xxxxxxxx3 BSM
500 C Pleasant Valley Drive
Little Rock, AR 72227

CSI Renovations, LLC
c/o The Brad Hendricks Law Firm
500 C Pleasant Valley Drive
Little Rock, AR 72227

American Express
xxxx5619
P.O. Box 297871
Ft. Lauderdale, FL 33329

Capital One
P.O. Box 5253
Carol Stream, IL 60197

Discover Financial Services, LLC
P.O. Box 15316
Wilmington, DE 19850-5316

ARSI
x3001
555 St. Charles Drive
Suite 100
Thousand Oaks, CA 91360

Chase Card
201 N. Walnut Street/DE1-1027
Wilmington, DE 19801

First Source Advantage
xxxx4200
205 Bryant Woods South
Amherst, NY 14228

Bank of America
xxxx xx. xxxxxx3233
4060 Ogletown/Stanton Rd.
Newark, DE 19714

Citi
P.O. Box 6497
Sioux Falls, SD 57117

FNB Omaha
P.O. Box 3412
Omaha, NE 68197

Bank of America
P.O. Box 21983
Greensboro, NC 27420-1983

Commerce Bank
1045 Executive Parkway D
St. Louis, MO 63141

Ford Motor Credit
xxxxx0552
Omaha Service Ctr.
P.O. Box 542000
Omaha, NE 68154

Best Buy/CBNA
xxxxx9286
701 East 60th Street
Sioux Falls, SD 57104

Credit Protection Association, LP
xx7541
c/o NTTA Collections
P.O. Box 207899
Addison, TX 75320-7899

Frontier Communications
xxx-xxx-xxxx-xxx617-5
P.O. Box 5157
Tampa, FL 33675

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski

Frontline Asset Strategies
xxxxx9286
Dept 473
P.O. Box 4115
Concord, CA 94524

Kohl's
xxxxxxxx7908
P.O. Box 3084
Milwaukee, WI 53201-3043

NTTA
xxxxx1995
4825 Overton Ridge, Ste. 304
Fort Worth, TX 76132

Funding Metrics, LLC
d/b/a Quick Fix Capital
1 Evertrust Plaza, Ste. 1101
Jersey City, NJ 07302

Lifetime Fitness
2902 Corporate Place
Chanhassen, MN 55317

NTTA
xxxxx53TX
4825 Overton Ridge, Ste. 304
Fort Worth, TX 76132

Genesis/Zales
xxxx-xxxx-xxxx-0732
P.O. Box 4499
Beaverton, OR 97076

McCarthy & Holthus, LLP
xxxxxx7055
1255 West 15th Street
Suite 1060
Plano, TX 75075

NTTA
xxxxx6993
4825 Overton Ridge, Ste. 304
Fort Worth, TX 76132

Green Capital Funding LLC
xxxxx xx-xx4815
30 Broad Street 14th Floor
Suite 14108
New York, New York 10004

Mobility Credit Union
xxxx7924-2
P.O. Box 630428
Irving, TX 75063-0428

NTTA
xxxxx6993
P.O. Box 260928
Plano, TX 75026-0928

Internal Revenue Service
Special Procedures - Insolvency
P.O. Box 7346
Philadelphia, PA 19101-7346

Mobility Credit Union
xxxx7924-1
8384 N. Beltline Rd.
Irving, TX 75063

Office of the Attorney General
1412 Main Street, Suite 810
Dallas, TX 75202

Isaac H. Greenfield, Esq.
xxxxx xx-xx4815
333 Pearsall Ave.
Cedarhurst, NY 11516

Navient
P.O. Box 9635
Wilkes Barre, PA 18773

Old Navy
xxxx-xxxx-xxxx-5728
P.O. Box 530942
Atlanta, GA 30353-0942

Javitch Block LLC
xxxxx20 TS
1100 Superior Ave
19th Floor
Cleveland, OH 44114-2521

New York & Company
xxxxx0013
P.O. Box 182125
Columbus, OH 43218

Orange Lake Capital Management
xxx1633
8505 W. Irlo Bronson Memorial Hwy
Kissimmee, FL 34747

Kamil Thomas Ziolkowski
3600 Saratoga Downs Way
Fort Worth, TX 76244

North Texas Tollway Authority
Customer Service Department
P.O. Box 260928
Plano, TX 75026-0928

Paulette Yiambolis, Esq.
Corporate Counsel - Funding Metrics
884 Town Center Dr.
Langhorne, PA 19047

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh ZiolkowskiPerformant Recovery, Inc.
P.O. Box 9045
Pleasanton, CA 94566Synchrony Bank/Lowes
4125 Windward Plaza
Alpharetta, GA 30005Wells Fargo Home Mortgage
xxxxxx7055
P.O. Box 10335
Des Moines, IA 50306-0335Portfolio Recovery Associates, LLC
120 Corporate Blvd., #100
Norfolk, VA 23502Synchrony Bank/Sam's Club
4125 Windward Plaza
Alpharetta, GA 30005William T. Neary
Office Of The United States Trustee
1100 Commerce, Street, Rm 976
Dallas, TX 75242-1496Professional Account Management
xxxxxxxx, xxxx2347
P.O. Box 863867
Plano, TX 75086Synchrony Bank/SEMA
P.O. Box 965036
Orlando, FL 32896-5036Wright, Lindsey & Jennings, LLP
xx2725
200 West Capitol Avenue, Ste. 2300
Little Rock, AR 72201Professional Account Management,
LLC
xxxx4653
P.O. Box 863867
Plano, TX 75086-3867Synchrony Bank/Walmart
4125 Windward Plaza
Alpharetta, GA 30005Professional Account Management,
LLC
xxxx2347
P.O. Box 863867
Plano, TX 75086-3867The Home Depot/CBNA
One Court Square
Long Island City, NY 11120Regina Young, Esq.
Wright, Lindsey & Jennings
200 West Capitol Ave., Suite 2300
Little Rock, AR 72201-3699Tim Truman
6851 N.E. Loop 820
Suite 300
Ft. Worth, TX 76180-6608Riddle & Williams, P.C.
3811 Turtle Creek Blvd
Suite 500
Dallas, TX 75219United States Attorney
Office of the U.S. Atty.
1100 Commerce Street, 3rd Floor
Dallas, TX 75242-1074Saratoga Homeowners Association,
Inc.
c/o RTI Community Management
Associates
1800 Preston Park Blvd.
Suite 101Victoria Secret
xxxx-xxxx-xxxx-2554
P.O. Box 659728
San Antonio, TX 78265

Machi & Associates
 1521 N. Cooper St. Suite 550
 Arlington, TX 76011

Bar Number: **24037742**
 Phone: **(817) 335-8880**

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: **Kamil Thomas Ziolkowski** **xxx-xx-7489** **§** CASE NO: **19-42695-ELM-13**
 3600 Saratoga Downs Way
 Fort Worth, TX 76244
§
§
§
§

Tracey Leigh Ziolkowski **xxx-xx-1543**
 3600 Saratoga Downs Way
 Fort Worth, TX 76244

Debtor(s)

AMENDED
AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS **DATED: 7/1/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$4,010.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$400.50	\$401.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$64.05	\$0.00
Subtotal Expenses/Fees	\$469.55	\$401.00
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$3,540.45	\$3,609.00

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Ford Motor Credit	2015 Ford F-250	\$7,947.08	\$37,075.00	1.25%	\$463.44
Mobility Credit Union	2011 Audi A5	\$12,366.44	\$7,250.00	1.25%	\$90.63

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$554.07**

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Wells Fargo Home Mortgage	3600 Saratoga Downs Way, Fort V	10/01/2019	\$206,888.68	\$340,000.00	\$2,069.47

Payments for Current Post-Petition Mortgage Payments (Conduit): **\$2,069.47**

Case No: 19-42695-ELM-13

Debtor(s): Kamil Thomas Ziolkowski
Tracey Leigh Ziolkowski**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Mobility Credit Union	2012 Audi A4	\$9,363.16	\$7,275.00	1.25%	\$90.94
Saratoga Homeowners Association, Ir	3600 Saratoga Downs Way, Fort V	\$971.76	\$133,111.32	1.25%	\$1,663.89
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					\$1,754.83

TOTAL PRE-CONFIRMATION PAYMENTS**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$554.07
Debtor's Attorney, per mo:	\$1,231.55
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$1,754.83

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$2,069.47
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$554.07
Debtor's Attorney, per mo:	\$0.00
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$985.46

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 7/2/2019

/s/ Daniel S. Wright
Attorney for Debtor(s)